

Important Terms and Conditions associated with HDFC Infinia Credit Card Rewards Program

1. Fuel, EasyEMI, e-wallet loading, rent payment, property management services like rent, maintenance, packers and movers, etc. and government transactions will not earn any reward points
2. Reward points earned will be reversed if a transaction is converted into SmartEMI
3. For travel bookings, Tanishq vouchers and Apple Product purchase via SmartBuy, a maximum of 70% of the value can be paid via reward points. The balance will need to be paid via credit card.
4. Maximum 2 Lakh reward points can be earned in a statement cycle
5. Maximum 2000 reward points can be earned on grocery spends
6. Maximum 1.5 Lakh reward points can be redeemed in a calendar month for travel booking via SmartBuy/air mile conversion

Effective 1st Sep 2024

1. Reward earnings on utility and telecom & cable spends will be capped at 2,000 points each
2. Education payments made through third-party apps will not earn any reward points

Effective 1st Oct 2024

1. Maximum 50000 reward points can be redeemed in a calendar month for purchase of Tanishq voucher on SmartBuy
2. Reward redemption against Apple products through the SmartBuy Platform will be capped at one product per quarter